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Three months (37 CFR 1.17(a)(3)) Four months (37 CFR 1.17(a)(4)) Five months (37 CFR 1.17(a)(5)) Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee amount shown above reduced by one-half, and the resulting fee is: A check in the amount of the fee is enclosed. X Payment by credit card. Form PTO-2038 is attached. The Director has already been authorized to charge fees in this application to a Deposit Account X The Director is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account Number 50-2215 I have enclosed a duplicate copy of this sheet. I am the applicant/inventor. assignee of record of the entire interest. See 37 CFR 3.71. Statement under 27 CFR 3.73(b) is enclosed (form PTO (CRIOS))	05
Por: NETWORK BASED FINANCIAL TRANSACTION PROSYSTEM Art Unit 3628 Examiner S. Chen This is a request under the provisions of 37 CFR 1.136(a) to extend the period for filing a reply in the a dentified application. The requested extension and appropriate non-small-entity fee are as follows (check time period desired application). The requested extension and appropriate non-small-entity fee are as follows (check time period desired application). The requested extension and appropriate non-small-entity fee are as follows (check time period desired application). The requested extension and appropriate non-small-entity fee are as follows (check time period desired application). The requested extension and appropriate non-small-entity fee are as follows (check time period desired application). The months (37 CFR 1.17(a)(1)). Three months (37 CFR 1.17(a)(2)) (1st month already paid). \$ \$ \$ \$ \$ \$ \$ Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee amount shown above reduced by one-half, and the resulting fee is: \$ A check in the amount of the fee is enclosed. The Director has already been authorized to charge fees in this application to a Deposit Account The Director is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account Number 50-2215 I have enclosed a duplicate copy of this sheet. I am the applicant/inventor. assignee of record of the entire interest. See 37 CFR 3.71.	
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attorney or agent of record. Registration Number x attorney or agent under 37 CFR 1.34(a). Registration number if acting under 37 CFR 1.34(a)	
November 14, 2003 Date November 14, 2003 Signature	heer
(212) 896-5472 Michael J. Seneer Telephone Number Typed or printed name	
Telephone Number Typed or printed name NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple	forms if more
than one signature is required, see below	

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